



United States Department of Agriculture
Risk Management Agency

July 2005

2006 COMMODITY INSURANCE FACT SHEET

Forage Seeding

Maine, Maryland, New Hampshire, New Jersey, New York, Pennsylvania, Vermont

Crop Insured

Alfalfa or forage mixture containing at least 50 percent Alfalfa, Clover, Birdsfoot Trefoil, or any other locally recognized and approved forage legume species (by weight), planted during the current crop year to establish a normal stand of forage. This policy **does not** cover any acreage that is:

- Grown with the intent to be grazed or grazed at any time during the insurance period;
- Inter-planted with another crop (except nurse crops).

Counties Available

Forage seeding is insurable in Maine in Aroostook and Penobscot counties; Maryland in Allegany, Baltimore, Carroll, Cecil, Frederick, Garrett, Harford, Howard, Montgomery, and Washington counties; New Hampshire in Merrimack county; New Jersey in Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Salem, Somerset, Sussex, and Warren counties; New York in Cattaraugus, Genesee, Jefferson, Madison, Ontario, Orange, Otsego, and St. Lawrence counties; Pennsylvania in all counties except Philadelphia county; Vermont in Addison county.

Causes of Loss

Adverse weather conditions¹
Failure of Irrigation Water Supply²
Fire
Insects³
Plant Disease³
Wildlife

¹Such as hail, freeze, frost, drought, wind, and excess precipitation.

²If caused by an insured peril during the insurance period.

³Except for insufficient or improper application of control measures.

Insurance Period

Coverage begins at the time of seeding and ends at the earliest of: (1) total destruction of the crop, (2) initial harvest, (3) final adjustment of a loss, (4) abandonment of the crop, (5) the date grazing commences on the insured crop, (6) October 15, 2006 for fall-planted forage, or (7) May 21, 2007 for acreage seeded in the spring of 2006.

Reporting Requirements

Acreage Report—A report of all insured acreage of forage seeding must be submitted to your crop insurance agent on or before the appropriate acreage report due date as shown under Important Dates.

Important Dates

Sales Closing ¹	July 31, 2005
Sales Closing ²	March 15, 2006
Final Planting ¹	August 31, 2005
Final Planting ²	May 10, 2006
Final Planting ³	August 10, 2006
Final Planting (certain Maryland Counties) ⁴	
Fall-Seeded	September 10, 2005
Final Planting (certain Maryland Counties) ⁴	
Spring-Seeded	April 30, 2006
Acreage Report Due ¹	September 15, 2005
Acreage Report Due ²	June 1, 2006
Acreage Report Due ³	August 15, 2006

¹Fall-seeded.

²Spring-seeded.

³Spring-seeded—Maine has only spring-seeded forage.

⁴Baltimore, Carroll, Cecil, Frederick, Harford, Howard, Montgomery, Washington.

Duties in the Event of Damage or Loss

Notify your agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of the insurance period).

Coverage Levels and Premium Subsidies

Coverage Level	Dollar Guarantee	Premium Subsidy
CAT	\$62	100%
50%	\$112	67%
55%	\$123	64%
60%	\$134	64%
65%	\$146	59%
70%	\$157	59%
75%	\$168	55%

Replanting Provisions

A replanting payment may be allowed only in counties with both fall and spring planting dates if:

- Fall-planted acreage is damaged by an insurable cause and less than 75 percent of a normal stand remains; (a minimum of 9 live plants per square foot will be considered to be a normal stand for loss adjustment purposes)
- It is practical to replant;
- We give written consent to replant; and
- Such acreage is replanted the following spring by the spring final planting date.

Note: A replanting payment will not be made on acreage for which one replanting payment has already been allowed.

Loss Example

This example is based on one basic unit of 50 acres of spring-seeded forage at 65-percent level of coverage with 10 acres fully established and 40 acres at 50-percent stand.

Protection in force:	\$7,300 ¹
Production-to-count:	\$1,460 ²
Amount of loss:	\$5,840 ³
Net indemnity to grower:	\$5,484 ⁴

¹50 acres x \$146 amount of insurance per acre.

²10 acres total established x \$146 coverage per acre.

³\$7,300 protection - \$1,460 production-to-count.

⁴\$5,840 - \$356 (estimated producer premium).

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